

**Exhibit 11**

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

05/12/09

KENNETH TAGGART

PO BOX 411

TELFORD PA 18969-0411

RE: Account Number [REDACTED] 3957  
Property Address 521 COWPATH ROAD

TELFORD PA 18969

Dear KENNETH TAGGART

A recent review of your account has indicated a need for an adjustment due to your request.

Effective April 1, 2009, your new payment will be \$5612.25.

Please begin paying the new monthly payment amount to ensure proper credit to your mortgage account. Disregard any other coupons now in your possession. A temporary coupon is provided below for your convenience.

If you have further questions regarding this matter, please contact Customer Care at 800-766-4622.

Customer Care  
Loan Servicing

05/12/09

Account Number [REDACTED] 3957

Page Two

[REDACTED] 3957

521 COWPATH ROAD

TELFORD

PA 18969

Monthly Payment Amount \$5612.25

Due Date April 1, 2009

GMAC Mortgage, LLC  
PO Box 780

Waterloo, IA 50704-0780

2:88